

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 17-11602-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Philip Jannes
3 Brookline Court
Middletown, NJ 07748

Lori Ann Jannes
aka Lori Ann Johnson
3 Brookline Court
Middletown, NJ 07748

Social Security No.:
xxx-xx-1294

xxx-xx-5025

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after September 9, 2019 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: August 9, 2019
JAN: wdr

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 Philip Jannes
 Lori Ann Jannes
 Debtors

Case No. 17-11602-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: clsnodsc

Page 1 of 1
 Total Noticed: 3

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.
 db/jdb +Philip Jannes, Lori Ann Jannes, 3 Brookline Court, Middletown, NJ 07748-3302

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2019 01:15:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 10 2019 01:15:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc ecmail@mortoncraig.com,
 mortoncraigecf@gmail.com
 Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 Michael Frederick Dingerdisen on behalf of Creditor CITIBANK, N.A. nj.bkecf@fedphe.com
 Nicholas V. Rogers on behalf of Creditor CITIBANK, N.A. nj.bkecf@fedphe.com
 Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 rsolarz@kmlawgroup.com
 Robert P. Saltzman on behalf of Creditor Seterus, Inc., authorized subservicer for Federal
 National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the
 laws of the United States of America dnj@pbslaw.org
 Robert P. Saltzman on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 dnj@pbslaw.org
 Robert P. Saltzman on behalf of Creditor Federal National Mortgage Association c/o Nationstar
 Mortgage LLC d/b/a Mr. Copper dnj@pbslaw.org
 Sherri Jennifer Smith on behalf of Creditor CITIBANK, N.A. nj.bkecf@fedphe.com,
 nj.bkecf@fedphe.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
 William H. Oliver, Jr. on behalf of Debtor Philip Jannes bkwoliver@aol.com,
 R59915@notify.bestcase.com
 William H. Oliver, Jr. on behalf of Joint Debtor Lori Ann Jannes bkwoliver@aol.com,
 R59915@notify.bestcase.com

TOTAL: 14